

United States Bankruptcy Court
Eastern District of Virginia

In re **Audrey Nell Best-Jackson**,
 Debtor

Case No. **10-38568**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	95,100.00		
B - Personal Property	Yes	3	15,620.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		162,195.73	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,210.45	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		71,483.51	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,525.53
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,837.00
Total Number of Sheets of ALL Schedules		23			
Total Assets			110,720.00		
Total Liabilities				235,889.69	

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Debtor

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STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,210.45
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,210.45

State the following:

Average Income (from Schedule I, Line 16)	3,525.53
Average Expenses (from Schedule J, Line 18)	3,837.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,501.83

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		55,070.73
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,210.45	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		71,483.51
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		126,554.24

B6A (Official Form 6A) (12/07)

In re **Audrey Nell Best-Jackson**

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Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Home Location: 4111 Little Creek Lane, Richmond VA 23234	Fee simple	-	95,100.00	146,145.67

Sub-Total > **95,100.00** (Total of this page)

Total > **95,100.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6C (Official Form 6C) (4/10)

In re **Audrey Nell Best-Jackson**

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Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash	Va. Code Ann. § 34-4	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account - Union First Market Bank - \$200.00	Va. Code Ann. § 34-4	210.00	210.00
Checking Account - Henrico Federal Credit Union - \$5.00			
Savings Account - Henrico Federal Credit Union - \$5.00			
Household Goods and Furnishings			
3 TV's, Dinning Room Set, Living Room Set, 2 Bedroom Sets	Va. Code Ann. § 34-26(4a)	2,500.00	2,500.00
Books, Pictures and Other Art Objects; Collectibles			
Misc. Books, Computer	Va. Code Ann. § 34-4	150.00	150.00
Wearing Apparel			
Women's Clothing	Va. Code Ann. § 34-26(4)	150.00	150.00
Boy's Clothing			
Furs and Jewelry			
Misc. Costume Jewelry	Va. Code Ann. § 34-4	50.00	50.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Glock 485.17 Pistol	Va. Code Ann. § 34-4	485.00	485.00

Total: **3,595.00** **3,595.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

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Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: ____]
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on ____.*]
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☒ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☒ Schedule C - Property Claimed as Exempt
- ☐ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ Creditor(s) added ☐ Creditor(s) deleted
- ☐ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment via electronic and/or first-class mail.

Date: July 20, 2012

/s/ Richard J. Oulton

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **29640**

Mailing Address: **America Law Group, Inc.
1928 Arlington Blvd., Suite 112
Charlottesville, VA 22903**

Telephone No.: **434-227-8091**

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Chapter **7**

**AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date **July 20, 2012**

Signature **/s/ Audrey Nell Best-Jackson**

Audrey Nell Best-Jackson

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571